

### DETAILED ACTION

Claims 1 –15 have been examined.

#### ***Claim Rejections - 35 USC § 102***

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

Claims 1-15 rejected under 35 U.S.C. 102(e) as being anticipated by Anotello et al. (7219070).

The applied reference has a common assignee with the instant application. Based upon the earlier effective U.S. filing date of the reference, it constitutes prior art under 35 U.S.C. 102(e). This rejection under 35 U.S.C. 102(e) might be overcome either by a showing under 37 CFR 1.132 that any invention disclosed but not claimed in the reference was derived from the inventor of this application and is thus not the invention "by another," or by an appropriate showing under 37 CFR 1.131.

As per Claim 1

Antonello et al ('070) discloses:

1. A financial information and services selection system for coordinating consumer selection of financial services, comprising:

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- a database of provider information including identification of affiliated providers, the services offered by the providers and categories of customers served by the providers and incentives offered by the providers; (Col 4, lines 22-24)
- an incentive information database including identification of incentives offered in exchange for selecting affiliated providers, levels of incentives offered and qualification requirements for each incentive and incentive level; (Col 5, lines 14-22)
- a user registration module allowing registration of a consumer in order to allow selection of providers, the user registration module receiving user information and preferences for use in choosing affiliated providers to be presented for selection by a user; (Col 2, lines 29-35)
- a selection module for coordinating selection by a consumer of affiliated providers and managing qualification for and delivery of incentives offered for selecting affiliated providers. (Fig. 2, Col 2, line 50)

As per Claim 2

Antonello et al ('070) discloses:

The system of claim 1, further including a user information database for storing user information collected by the registration module. (Col 10, lines 52-55)

As per Claim 3

Antonello et al ('070) discloses:

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The system of claim 2, wherein the selection module selects affiliated providers to be offered to the user, the selection of providers being based on user information and user preference information stored in the user information database.(Col 2, lines 41-50)

As per Claim 4

Antonello et al ('070) discloses:

The system of claim 3, wherein the selection module collects information identifying affiliated service providers and presents this information to the user in the form of one or more hypertext pages including hypertext links directing the user to resources providing further information and allowing the user to conduct transactions. (Col 6, lines 61-63)

As per Claim 5

Antonello et al ('070) discloses:

The system of claim 4, wherein the selection module receives and stores information indicating that the user has entered into a transaction with an affiliated provider.(Col 10, lines 44-46)

As per Claim 6

Antonello et al ('070) discloses:

The system of claim 5, wherein the information indicating that the user has entered into a transaction with an affiliated provider includes an indication that the user has qualified

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for an incentive. (Fig. 4B, Col 4, lines 22-28, 41-43)

As per Claim 7

Antonello et al ('070) discloses:

The system of claim 6, further comprising an information database including educational information about financial transactions of potential interest to consumers, and wherein the selection module is operative to examine user information to identify educational information of likely interest to the user and organize the information for presentation to the user upon user requests. (Col 5, lines 5-7; 35-40)

As per Claim 8

Antonello et al ('070) discloses:

The system of claim 7, wherein one or more of the affiliated providers is a mortgage lender and wherein the system allows selection of a provider of mortgage financing, with the mortgage financing being accompanied by a mortgage insurance policy underwritten by a designated provider. (Fig. 9A [902]).

As per Claim 9

Antonello et al ('070) discloses:

A method of promotion of financial services to consumers, comprising the steps of:

- collecting and storing registration information from a user in order to identify likely user needs and preferences;(Col 10, lines 43-52)

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- identifying potential service providers for financial services likely to be required by the user;(Col 4, lines 22-24)
- presenting information and tools for allowing user selection of a desired provider, as well as information about incentives offered for selecting from a set of designated providers;(Col 2, lines 41-55)
- upon user selection of a desired provider and entry into a transaction with the provider, receiving qualification information indicating the user's eligibility for an incentive; and (Col 6, lines 64-67; Col 7, lines 1-4)
- validating the qualification information and allowing the user to select and claim the desired incentive.(Col 7, lines 50-57)

As per Claim 10

Antonello et al ('070) discloses:

The method of claim 9, further comprising a step of assembling and storing educational information of interest to consumers. (Col 4, lines 35-41, 57-60; Col 10, lines 64-67; Col 11, lines 1-3))

As per Claim 11

Antonello et al ('070) discloses:

The method of claim 10, further comprising a step of selecting educational information and presenting it to a user based on user preferences and requests. (Fig. 3,

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[358,360,362, 366,368])

As per Claim 12

Antonello et al ('070) discloses:

The method of claim 11, wherein the step of presenting information and tools for allowing user selection of a desired provider comprises assembling the information and tools in the form of one or more hypertext pages and presenting the pages for display using a hypertext browser residing on a user operated computer. (Col 4, lines 55-60)

As per Claim 13

Antonello et al ('070) discloses:

The method of claim 12, wherein one or more of the hypertext pages includes a set of hypertext links to provider information, each of the links to provider information pointing to information and tools for conducting a transaction with a specified provider. (Col 5, lines 1-4; Col 10, lines 17-21)

As per Claim 14

Antonello et al ('070) discloses:

The method of claim 13, wherein the step of receiving qualification information includes receiving an authenticating code furnished by a provider with which the user conducts the transaction and updating the stored registration information with the qualification information. (Col 7, lines 44-49)

As per Claim 15:

Antonello et al ('070) discloses

The method of claim 14, wherein the transaction is the securing of mortgage financing with a selected provider, the mortgage financing being accompanied by mortgage insurance underwritten by a designated provider. (Fig. 9A, Col 4, lines 28-50)

**Conclusion**

The prior art made of record and not relied upon is considered pertinent to applicant's disclosure. See information on [www.Paymybills.com](http://www.Paymybills.com).

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Colleen Hoar whose telephone number is 571-270-3447. The examiner can normally be reached on Monday- Thursday 7:30-5:00.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Tom Dixon can be reached on 571-272-6803. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

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